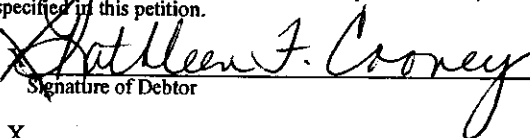


(Official Form 1) (9/97)

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): FORM B1, Page 2 <div style="text-align: center;">Kathleen F. Cooney</div>	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: NONE		Case Number: _____ Date Filed: _____	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE		Case Number: _____ Date Filed: _____	
District: _____		Relationship: _____ Judge: _____	
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. <div style="margin-top: 10px;">  Signature of Debtor </div> <div style="margin-top: 10px;"> <input checked="" type="checkbox"/> _____ Signature of Joint Debtor </div> <div style="margin-top: 10px;"> Telephone Number (If not represented by attorney) _____ Date <u>3/2/05</u> </div> <div style="margin-top: 10px;"> <input checked="" type="checkbox"/> _____ Signature of Attorney for Debtor(s) </div> <div style="margin-top: 10px;"> Printed Name of Attorney for Debtor(s) / Bar No. Steidl & Steinberg Firm Name Suite 2830 Gulf Tower, Pgh, PA 15219 Address _____ (412) 391-8000 (fax) (412) 391-0221 Telephone Number _____ Date <u>3/2/05</u> </div>		Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. <div style="margin-top: 10px;"> <input checked="" type="checkbox"/> Not Applicable Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date _____ </div>	
<div style="margin-top: 10px;"> <input checked="" type="checkbox"/> _____ Signature of Attorney for Debtor(s) </div> <div style="margin-top: 10px;"> Printed Name of Attorney for Debtor(s) / Bar No. Steidl & Steinberg Firm Name Suite 2830 Gulf Tower, Pgh, PA 15219 Address _____ (412) 391-8000 (fax) (412) 391-0221 Telephone Number _____ Date <u>3/2/05</u> </div>		Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. <div style="margin-top: 10px;"> <input checked="" type="checkbox"/> Not Applicable Printed Name of Bankruptcy Petition Preparer _____ Social Security Number _____ Address _____ _____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: _____ _____ If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. <div style="margin-top: 10px;"> <input checked="" type="checkbox"/> Not Applicable Signature of Bankruptcy Petition Preparer _____ Date _____ </div> </div>	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. <div style="margin-top: 10px;"> <input checked="" type="checkbox"/> _____ Signature of Attorney for Debtor(s) </div> <div style="margin-top: 10px;"> Date <u>3/2/05</u> </div>	

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

FORM B6D
(12/03)

In re: **Kathleen F. Cooney**

Debtor

Case No. _____

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.							
Ever-home Mortgage Company P.O. Box 530579 Atlanta, GA 30353-0579		First Lien on Residence first mortgage encumbering the debtor's home residence that was incurred in 1996 VALUE \$63,500.00				49,000.00	0.00
ACCOUNT NO.							
M&T Credit Corporation P.O. Box 4649 Buffalo, NY 14240		Security Agreement auto loan used to purchase a 1996 Cadillac in 2002 VALUE \$3,900.00				2,780.00	0.00
ACCOUNT NO.							
PNC Bank 2730 Liberty Avenue Pittsburgh, PA 15222		Second Lien on Residence second mortgage encumbering the debtor's home residence that was incurred in 2002 VALUE \$63,500.00				12,000.00	0.00

☐ Continuation sheets attached

Subtotal >
(Total of this page)
Total >
(Use only on last page)

\$63,780.00
\$63,780.00

(Report total also on Summary of Schedules)

Form B6E
(04/04)

In re **Kathleen F. Cooney**

Debtor

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Form B6E - Cont.
(04/04)

In re **Kathleen F. Cooney** Case No. _____
Debtor (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBATOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.								

Sheet no. 1 of 1 sheets attached to Schedule of Creditors Holding Priority Claims

Subtotal (Total of this page)	> \$0.00
Total (Use only on last page of the completed Schedule E.)	> \$0.00

(Report total also on Summary of Schedules)

Form B6F (12/03)

In re **Kathleen F. Cooney**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CO-DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5491130323126649- AT&T Universal Card P.O. Box 44167 Jacksonville, FL 32231		misc charge from 1998 to 2003 used for food, clothing, car repairs, living expenses, gasoline, payment of other bills and debts. card last used in 2003				15,277.00
ACCOUNT NO. 4319041029264720 Bank of America P.O. Box 1390 Norfolk, VA 23501		misc charge in 2002 and 2003 used for clothing, food, car repairs. card last used in 2003				1,228.00
ACCOUNT NO. 4427115000660079 Bank of America P.O. Box 1390 Norfolk, VA 23501		misc charge from 1999 to 2003 used for car repairs, tires, clothing, food and living expenses. card last used in 2003				7,387.00
ACCOUNT NO. 4305872430504064 Chase Visa P.O. Box 52188 Phoenix, AZ 85072		misc charge from 2000 to 2004 used for food, clothing, gasoline, living expenses, payment of other bills and debts. card last used Dec. 2004				10,527.00
ACCOUNT NO. 5458000017193133 Direct Merchants Bank Keirland I Suite 300 16430 N. Scottsdale Road Scottsdale, AZ 85254		misc charge from 2000 to 2003 used for balance transfers and payment of other bills and debts owed at the time. card last used in 2003				4,198.00

2 Continuation sheets attached

Subtotal >

Total >

\$38,617.00

Form B6F - Cont.
(12/03)In re **Kathleen F. Cooney**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6035320103763072 Home Depot Home Depot Credit Services P.O. Box 9100 Des Moines, IA 50368		misc charge in 2003 and 2004 used for home repairs and home maintenance items. card last used Dec. 2004				3,289.00
ACCOUNT NO. 5480420019843174 Household Credit Services P.O. Box 80027 Salinas, CA 93912		misc charge from 2002 to 2004 used for food, clothing, gasoline. card last used in Dec. 2004				2,629.00
ACCOUNT NO. 4264296299223047 MBNA America c/o AAA Financial Services P.O. Box 15026 Wilmington, DE 19850		misc charge in 2002 and 2003 used for food, clothing, car repairs and living expenses. card last used 2003				9,707.00
ACCOUNT NO. 74997872810054 MBNA America P.O. Box 15027 Wilmington, DE 19850		misc charge in 2003 used for balance transfers to pay other bills and debts with higher interest rates. card last used in 2003				12,222.00
ACCOUNT NO. 0000129830001 Pittsburgh Teachers Federal Credit Union 53 South Tenth Street Pittsburgh, PA 15203		personal loans from 1999 to 2004 used for payment of taxes, living expenses in the summer when the debtor is not paid from her job				7,300.00

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$35,147.00

Form B6F - Cont.
(12/03)

In re **Kathleen F. Cooney**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4559909629867929 Providian P.O. Box 9016 Pleasanton, CA 94566		misc charge from 2002 to 2004 used for food and payment of other bills and debts. card last used Aug. 2004				7,721.00
ACCOUNT NO. 7714110756273561 Sam's Club P.O. Box 981064 El Paso, TX 79998		misc charge in 2003 and 2004 used for food, paper products and school supplies. card last used Sept. 2004				514.00

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >
(Total of this page)

Total >

(Use only on last page of the completed Schedule F.)

\$8,235.00
\$81,999.00

(Report also on Summary of Schedules)